

Information to identify the case:

Debtor 1	Rafael D. Martinez	Social Security number or ITIN	xxx-xx-7162
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-27867-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rafael D. Martinez
aka Rafael Delgado

4/9/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Rafael D. Martinez
 Debtor

Case No. 18-27867-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 31

Date Rcvd: Apr 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2019.

db	+Rafael D. Martinez, 1109 Marne Highway, Hainesport, NJ 08036-2669
aty	+Dean R. Prober, Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
517743480	+Angel David Delgado, 2611 Marne Highway, Hainesport, NJ 08036-2894
517793865	+Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
517846092	+Barry R. Sharer, Chapter 7 Trustee, 75 Livingston Avenue, Roseland, NJ 07068-3737
517743479	+Barry Sharer, Esq., Trenk, DiPasquale, Della, Sordono, 347 Mt. Pleasant Ave., Ste. 300, West Orange, NJ 07052-2730
517743474	+Carrington Mortgage, POB 5001, Westfield, IN 46074-5001
517793877	+Cooper Health Care, Voorhees Cardiology, Camden, NJ 08101
517793870	+Delaware Valley Urology LLC, PO Box 15477, Belfast, ME 04915-4049
517793866	+Emergency Phys. Services, PO Box 5406, Cincinnati, OH 45273-0001
517743476	+GATEWAY ONE LENDING & FINANCE LLC, 175 N RIVERVIEW DRIVE, ANAHEIM CA 92808-1225 (address filed with court: Gateway One Lending, POB 650004, Dallas, TX 75265)
517793868	+HRRG, PO Box 5406, Cincinnati, OH 45273-0001
517793879	+HRRG (Emergency Phys. Services, of NJ PA), PO Box 8486, Coral Springs, FL 33075-8486
517743478	+Hainsport Twp., 1 Hainesport Century, Hainesport, NJ 08036
517793863	+Healthcare Financial Services LLC, PO Box 740021, Cincinnati, OH 45274-0021
517793875	+Kennedy Health Hospital, 500 Marlboro Ave., Cherry Hill, NJ 08002-2054
517793864	+Lourdes Urgent Care, PO Box 826479, Philadelphia, PA 19182-6479
517743475	+Nationstar/Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
517793873	+Onfirllo Financial Services, PO Box 1280, Oaks, PA 19456-1280
517793878	+Prestige Institute for Plastic Surgery P.C., 51 Haddonfield Road, Cherry Hill, NJ 08002-4801
517793874	+RABC, 1295 Route 38 West, Hainesport, NJ 08036-2702
517793880	+School of Osteopath Medicine, Rowan University, PO Box 633, Bellmawr, NJ 08099-0633
517793905	+Sprint PCS, Rt. 541, Burlington, NJ 08016
517743477	+State of NJ Taxation, 50 Barrack St., Trenton, NJ 08608-2006
517793876	+Tranworth Systems Inc., 9525 Sweet Valley Drive-Bldg., Valley View, OH 44125-4237
517793869	+Virtua Health Memorial, 2 Brighton Road, Clifton, NJ 07012-1663
517793867	+Virtua Health Memorial, PO box 8500, Philadelphia, PA 19178-8500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Apr 09 2019 22:30:25 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 09 2019 22:30:25 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517793872	+EDI: CAPITALONE.COM Apr 10 2019 02:28:00 Capital One, PO Box 30285, Salt Lake city, UT 84130-0285
517793871	+EDI: RCSFNBMARIN.COM Apr 10 2019 02:28:00 Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
517743476	E-mail/Text: GOLF_STBankruptcy@gatewayonelending.com Apr 09 2019 22:30:08 Gateway One Lending, POB 650004, Dallas, TX 75265

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517793906* +ANGEL DAVID DELGADO, 2611 MARNE HIGHWAY, HAINESPORT, NJ 08036-2894

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 31

Date Rcvd: Apr 09, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2019 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfbis.com
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua H. Raymond on behalf of Plaintiff Barry R. Sharer jraymond@msbnj.com
Kevin Gordon McDonald on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
R. A. Lebron on behalf of Creditor SELECT PORTFOLIO SERVICING, INC., as servicer for DEUTSCHE
BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR THE REGISTERED HOLDERS OF MORGAN STANLEY
ABS CAPITAL I INC. TRUST 2007-HE5, MORTGAGE PA bankruptcy@feinsuch.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Warren S. Jones, Jr. on behalf of Creditor THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW
YORK AS TRUSTEE FOR REGISTERED HOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-5
email@warrensjones.com, r46134@notify.bestcase.com; robert@warrensjones.com

TOTAL: 7